

DETAILED ACTION

1. Claims 67, 88-92 and 94-96 are pending. Claims 67, 88-92, and 94-96 have been amended in this communication filed 07/02/09 entered as Response After Non-Final Action and Request for Extension of Time.
2. The claim objection for claim 67 has been overcome by Applicants' amendment to claims 67 and is hereby withdrawn.
3. The 35 USC 112, First Paragraph Rejection has been overcome by Applicants' amendment to the claims and is hereby withdrawn.
4. The 35 USC 112, Second Paragraph Rejection in view of Applicants' amendments to the claims is hereby withdrawn.
5. The 35 USC 101 Rejection has been overcome by Applicants' amendment to the claims and is hereby withdrawn.

Examiner's Amendment

An Examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to Applicants', and amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for this Examiner's amendment was given by telephone communication by Attorney John S. Paniaguas on 18 November 2009.

Claims 102-112 are cancelled.

Claims 67, 88-92, and 94-96 are allowed.

The following is an examiner's statement of reasons for allowance: The closest prior art is Freeman et al. Freeman et al. discloses a loan portfolio, aggregating loan units into loan vintages with the loans in each vintage originating within a predetermined time interval of one another. Freeman et al. did not disclose processing the known vintage loan performance data stored in a memory device by way of a processor in order to automatically decompose the known vintage loan performance data into an age based component and a calendar based component. Kealhofer discloses the storage of financial portfolio data on a loan, a horizon date, a horizon default point threshold adjusted at a horizon date, and a maturity date. Kealhofer did not disclose processing the known vintage loan performance data stored in a memory device by way of a processor in order to automatically decompose the known vintage loan performance data into an age based component and a calendar based component. Chen, Li-Kang discloses bonds economic conditions and political variables and Ordinary Least Square (OLS) regression. Chen, Li-Kang did not disclose processing the known vintage loan performance data stored in a memory device by way of a processor in order to automatically decompose the known vintage loan performance data into an age based component and a calendar based component. Bonner, Harrison Douglas II discloses the maturity composition of the debt on interest rates and changes in future macroeconomic policy. Bonner, Harrison Douglas II did not disclose processing the known vintage loan performance data stored in a memory device by way of a processor in order to automatically decompose the known vintage loan performance data into an age based component and a calendar based component. Liu, Shuen-Zen discloses a

model of discretionary loan loss prevention and exogenous variables. Liu, Shuen-Zen did not disclose processing the known vintage loan performance data stored in a memory device by way of a processor in order to automatically decompose the known vintage loan performance data into an age based component and a calendar based component. An extensive search of the applicable prior art was done but showed no better references.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Inquiries

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ella Colbert whose telephone number is 571-272-6741. The examiner can normally be reached on Flexible Schedule.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Trammell James can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Ella Colbert/
Primary Examiner, Art Unit 3696

November 9, 2009